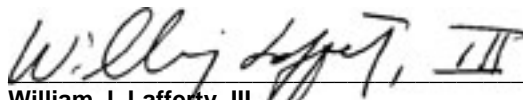




The following constitutes the order of the court.
Signed March 26, 2018


William J. Lafferty, III
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re

Lauren J. Massa-Lochridge,

Debtor.

No. 18-40467

Chapter 13

HEARING HELD:

Date: March 21, 2018

Time: 10:30 a.m.

ORDER DENYING MOTION TO EXTEND THE AUTOMATIC STAY

On March 1, 2018, Debtor filed a *Motion to Extend the Automatic Stay* (“the Motion”) (doc. 8). Wells Fargo Bank opposed the motion (doc. 20). The Court held a hearing on the Motion on March 21, 2018 and took the matter under submission with the strong inclination to deny the motion because there is too much uncertainty regarding Debtor’s financial condition. Pursuant to § 362(c)(3), the Court may extend the automatic stay beyond 30 days when Debtor has a previous case pending within the prior year if Debtor shows by clear and convincing evidence that the current case was filed in good faith as to creditors to be stayed. To that end,

1 Debtor attempted to show that this case was filed in good faith by showing improved financial
2 circumstances since the last case. Debtor believes she may start a well-paying job in the
3 coming months but has little concrete evidence to support her belief. Debtor may also see an
4 influx of rental income from a couple apartments that have not been rented in the previous six
5 months. The conditions are too speculative to provide clear and convincing evidence that
6 Debtor's financial condition has improved since her last case was dismissed on August 1, 2017
7 (Case No. 16-43067). The Court, therefore, finds that this case was not filed in good faith.

8 For the reasons stated above and on the record at the hearing, the Court HEREBY
9 DENIES the Motion.

10 ***END OF ORDER***
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COURT SERVICE LIST

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